

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

1 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Marilyn Sentmanat**

Case No.: 21-13479

Judge: MBK

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: 7/20/2021

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney BCT Initial Debtor: MS Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 650.00 Monthly to the Chapter 13 Trustee, starting on 5/1/2021 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Bruce C. Truesdale	Attorney Fees	3,250.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quicken Loans, LLC	36 Burnham Drive Fords, NJ 08863 Middlesex County	3,752.32	0.00%	3,752.32	Per mortgage note

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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FCC Finance, LLC	36 Burnham Drive Fords, NJ 08863 Middlesex County	5,563.88	326,250.00	287,674.93	6,376.59	5.5% (Till Rate)	6,376.59
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Regions Bank/Greensky
US Bank

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
FCC Finance, LLC	36 Burnham Drive Fords, NJ 08863 Middlesex County	5,563.88	326.250.00	6,376.59	Interest eliminated due to Till Rate

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims

- 4) Lease Arrearages
5) Priority Claims
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: April 2021

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Plan is being modified due to mortgage POC with a small arrears and an unanticipated secured POC.	Mortgage arrears have been treated in part 4 and will be paid through the plan. Secured claim of FCC Finance has an interest rate far in excess of Till. Interest rate has been Till rated in parts 4 and 7. Receipt of funds through the plan shall satisfy claim and creditor shall be required to release all encumbrances upon entry of discharge.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here: The Chapter 13 Trustee is not to pay student loan POCs. Debtor has under taken an expense for the same and will satisfy this obligation outside the plan.

Upon discharge creditor subject to Part 7 move shall take all steps necessary to release all liens, UCCs or any other encumbrance against Debtor's assets. The receipt of payment through the plan on this claim shall satisfy the claim in full.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/20/2021

/s/ Marilyn Sentmanat
Marilyn Sentmanat
Debtor

Date: _____

Joint Debtor

Date 7/20/2021

/s/ Bruce C. Truesdale
Bruce C. Truesdale
Attorney for the Debtor(s)

In re:
Marilyn Sentmanat
Debtor

Case No. 21-13479-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 22, 2021

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2021:

Recip ID	Recipient Name and Address
db	+ Marilyn Sentmanat, 36 Burnham Drive, Fords, NJ 08863-1044
519195252	+ American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
519217571	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519195253	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
519237897	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519195255	+ Comenity CB/ Tile Shop, PO Box 182120, Columbus, OH 43218-2120
519254579	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
519195257	+ Edison Metuchen Ortho Group, 10 Parsonage Road, Ste 500, PO Box 538, Edison, NJ 08837-2475
519195258	+ FCC Finance LLC, 17000 N Dallas Parkway, Suite 120, Dallas, TX 75248-1944
519195260	+ HRRG, PO Box 189053, Plantation, FL 33318-9053
519195259	+ Hospital Associates, Inc, Po Box 4363, Warren, NJ 07059-0363
519229824	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519195263	+ Middlesex Emergency Physicians, PO Box 740021, Cincinnati, OH 45274-0021
519240839	Middlesex Emergency Physicians, PA, PO Box 1123, Minneapolis MN 55440-1123
519248698	+ Ovation Sales Finance Trust, Service Finance Co., LLC, 555 S Federal Hwy #200, Boca Raton, FL 33432-6033
519213216	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408
519195266	+ Regions Bank/Greensky, 1797 N East Expy NE, Atlanta, GA 30329-7803
519195267	+ Service Finance Company LLC, 555 S Federal Hwy, Suite 20, Boca Raton, FL 33432-6033
519195271	+ Team Health, 265 Brookview Centre Way, Knoxville, TN 37919-4049
519213146	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519195274	+ Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 22 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 22 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519247069	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2021 20:29:52	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519195262	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2021 20:29:52	Macys/DSNB, PO Box 8218, Mason, OH 45040
519203899	Email/Text: mrdiscen@discover.com	Jul 22 2021 20:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519195256	+ Email/Text: mrdiscen@discover.com	Jul 22 2021 20:25:00	Discover Financial Serv, LLC, Po Box 15316, Wilmington, DE 19850-5316
519205941	+ Email/Text: csr@fccfinance.com	Jul 22 2021 20:25:00	FCC Finance LLC, as servicer for, WF Hil 2017-2 Grantor Trust, PO Box 795489, Dallas, TX

District/off: 0312-3

User: admin

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Date Rcvd: Jul 22, 2021

Form ID: pdf901

Total Noticed: 43

			75379-5489
519248679	+ Email/Text: bankruptcy@greenskycredit.com	Jul 22 2021 20:25:00	Greensky,LLC, 1797 North East Expressway Suite 100, Atlanta, GA 30329-2451
519248473	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 22 2021 20:25:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
519195261	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 22 2021 20:29:44	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
519195264	+ Email/PDF: pa_dc_claims@navient.com	Jul 22 2021 20:29:45	Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
519241280	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 22 2021 20:29:57	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519248867	Email/Text: bnc-quantum@quantum3group.com	Jul 22 2021 20:25:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519195265	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 22 2021 20:25:00	Quicken Loans*, 1050 Woodward Avenue, Detroit, MI 48226-3573
519247679	Email/Text: lhunsaker@sofi.org	Jul 22 2021 20:25:00	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121
519195268	Email/Text: lhunsaker@sofi.org	Jul 22 2021 20:25:00	SoFi Lending Corp, 2750 East Cottonwood Pkwy, Suite 300, Salt Lake City, UT 84121
519195269	+ Email/PDF: gecsed@recoverycorp.com	Jul 22 2021 20:29:44	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
519195270	+ Email/PDF: gecsed@recoverycorp.com	Jul 22 2021 20:29:44	Syncb/PPC, PO Box 530975, Orlando, FL 32896-0001
519197056	+ Email/PDF: gecsed@recoverycorp.com	Jul 22 2021 20:29:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519195272	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2021 20:29:58	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
519228089	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 22 2021 20:25:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
519195273	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 22 2021 20:25:00	US Bank, Po Box 790179, Saint Louis, MO 63179
TOTAL: 22			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519195254		Bruce C. Truesdale, P.C., 147 Union Avenue, Suite 1E

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

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Date Rcvd: Jul 22, 2021

Form ID: pdf901

Total Noticed: 43

Date: Jul 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Marilyn Sentmanat brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4